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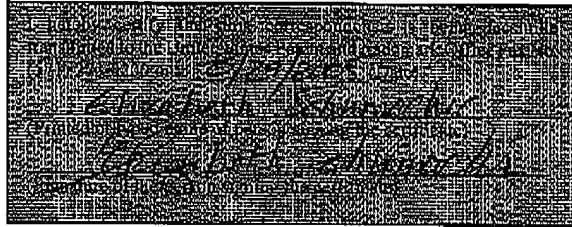
AUG 29 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appellant: Arthur Dale Burns  
Serial No.: 09/603,510  
Filed: June 26, 2000  
For: STUDENT LOAN CONSOLIDATION QUALIFICATION SYSTEM  
AND METHOD OF OPERATION THEREOF  
Group No. 3624  
Examiner: Alain L. Bashore

Mail Stop Appeal Brief-Patents



Sir:

**APPELLANT'S REPLY BRIEF UNDER 37 C.F.R. §41.41**

In response to the Examiner's Answer mailed June 28, 2005, the Appellant submits this  
Reply Brief as required by 37 C.F.R. §41.41.